

Issue No. 30

Winter 2005

Report Claims Promptly

By Sherri Butler

Losses can be reduced when claims are reported promptly. LGIT has an obligation to investigate claims promptly and fairly. When Members promptly notify LGIT of an occurrence, LGIT has the opportunity to fully investigate the claim on behalf of our Member; this includes, obtaining photographs of the occurrence site, documenting and estimating damages, obtaining recorded statements of parties and witnesses, and obtaining records and documents which are analyzed to determine liability. A prompt evaluation of a claim allows LGIT to pay those claims for which Members are legally liable, defend those claims for which Members are not legally liable, and seek subrogation against third parties responsible for damage to Members' properties. Prompt investigation and processing of claims can discourage claimants from seeking attorney representation, which drives up the costs of claims. Keeping losses down benefits all of our members by keeping premiums down.

Members should report incidents as quickly as possible; automobile and sewer back-up claims should be reported within 24 hours of the occurrence. Please fax the loss report to the Claims Examiner or Claims Analyst assigned to handle your claims. Additional documentation and information may be forwarded after the initial report.

Please do not refer a claimant to LGIT without first reporting the claim. The claims staff cannot communicate with a claimant until the Member has reported the claim to LGIT using the loss report. This is our Member's confirmation that an incident has occurred. After LGIT has an opportunity to investigate and analyze the claim, the Claims Examiner or Analyst will apply the principles of Maryland tort law and make a liability determination.

Leave the determination of liability up to your LGIT representative. Of course, your employees often feel sympathetic to a citizen's problem, however, it is imperative to instruct them not to inform claimants that the city/county or "our insurance company" will take care of their damages. Employees may not be aware of the reasons why the Member is not liable for the occurrence. LGIT is always willing to consider recommendations from our members, however, because LGIT assumes the obligation to pay damages, only the Claims Examiner or Analyst should make a liability determination.

Please Route to:

Sheriff _____
Attorney _____
Police Chief _____

Human Resources _____
Risk Management or Claims _____
Manager _____

We have highlighted some important points to remember. It is very important that employees who deal with the public, including public works crews, automobile drivers, and others who help citizens when losses occur, follow these guidelines.

Member Do's	Member Don'ts
<ul style="list-style-type: none"> ❖ Explain to the citizen/claimant that you will forward a report to LGIT and a representative will assist them with the claim 	<ul style="list-style-type: none"> ❖ Tell the citizen that your “insurance company” will take care of their damages. <p>DO NOT ADMIT FAULT</p>
<ul style="list-style-type: none"> ❖ Fill out claim form 	<ul style="list-style-type: none"> ❖ Have a claimant fill out LGIT’s claim form
<ul style="list-style-type: none"> ❖ Fax the claim form to LGIT immediately after incident occurs 	<ul style="list-style-type: none"> ❖ Hold claim form until you get police report or other info pertaining to claim
<ul style="list-style-type: none"> ❖ Do not talk to other insurance carriers or investigators. Notify a LGIT claims representative if you are contacted by any adverse 	<ul style="list-style-type: none"> ❖ Discuss the incident with another carrier before speaking with your LGIT representative
<ul style="list-style-type: none"> ❖ Refer all questions from other insurance carriers or investigators to your LGIT representative 	<ul style="list-style-type: none"> ❖ Provide information to insurance investigators from other agencies
<ul style="list-style-type: none"> ❖ Take pictures of any damage (Member’s and/or claimant’s property) 	<ul style="list-style-type: none"> ❖ Repair damages before LGIT inspects the vehicle or

Claims Services Department Directory

Claims Contact	Member Assignments		E-mail Address	Direct Dial Phone #
	Municipality	County		
Claims Analysts	Lawsuits - Law Enforcement Claims - Public Officials Claims			
Elisabeth Beekman	Accident - Hyattsville	Baltimore - Howard	Ebeekman@lgit.org	410-953-6108
Elizabeth Martinez	Indian Head - Williamsport	Kent - Worcester	ElizabethM@lgit.org	410-953-6137
Claims Examiners	Auto Claims - General Liability Claims - Property Claims – Equipment Breakdown Claims			
Hollis Henry	Accident - East New Market	Cecil - Dorchester	Hhenry@lgit.org	410-953-6101
Kathy Bauman	Easton - Hancock	Garrett - Somerset	KathyB@lgit.org	410-953-6135
Erica Underwood	Havre de Grace - Ocean City & Tri-County Council for the Lower Eastern Shore	Baltimore - Carroll	EricaU@lgit.org	410-953-6133
Dorie Schwartz	Pittsville - Williamsport	St. Mary's - Worcester	Dorie@lgit.org	410-953-6111

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